



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE

Consumer Insurance Services
500 James Robertson Parkway, 4TH Floor
Nashville, Tennessee 37243-0574
Telephone: 615-741-2218 * Fax: 615-532-7389

Dear Consumer:

Every insurance company licensed to sell individual health insurance policies in Tennessee must offer at least two (2) guaranteed issue plans to anyone who is eligible for guaranteed issue health insurance. An eligible individual is a person that is coming off a group plan, i.e. employer provided group health insurance and COBRA, with a pre-existing condition who has had at least 18 months of creditable coverage with no more than 63 days break in coverage. You should expect to receive the letter of creditable coverage from your employer or existing group [plan within 30 days of becoming separated from the group that documents continuous coverage for the past 18 months. This letter of creditable coverage will be required by the company that issues the guaranteed issue policy. If you do not receive the letter of creditable coverage, you should contact the U. S. Department of Labor toll free at 1-866-444-3272.

Should you decide to contact one or all of the companies on the accompanied list to inquire about purchasing a guaranteed issued policy, please be sure to ask the company for a "guaranteed issue policy". This is important to reduce the likelihood of the company disqualifying you for coverage based on your pre-existing condition. Please keep in mind that the premium will be higher for a guaranteed issue policy because the risk is greater, due to the pre-existing condition.

The Department of Commerce and Insurance, Consumer Insurance Services is not permitted to recommend, endorse or suggest that you purchase insurance from one of the companies on the enclosed list. The list is provided as a courtesy to you in an effort to provide you with the best possible service and the known availability of individual health insurance carriers in the State of Tennessee.

Sincerely,

Vickie Trice
Director
Consumer Insurance Services

Medigap (Medicare Supplement) Policy Basics

What Is A Medigap Policy?

A Medigap policy is a health insurance policy sold by private insurance companies to fill the "gaps" in the Original Medicare Plan. Medigap policies help you pay some of the health care costs that the Original Medicare Plan doesn't cover. If you are in the Original Medicare Plan and have a Medigap policy, then Medicare will pay its share and your Medigap policy will pay its share of your health care costs.

Currently, there are ten standardized Medigap plans called "A" through "J." Medigap policies must follow Federal and State laws. These laws protect you. The front of a Medigap policy must clearly identify it as "Medicare Supplement Insurance." **Each plan, A through J, has a different set of benefits.** Plan A covers only the basic (core) benefits. These basic benefits are included in all the Medicare plans (A through J). Medigap Plans B through J offers extra benefits. Plan J offers the broadest form of benefits.

Insurance companies can only sell you one of the ten standardized Medigap policies. Medigap policies are standardized so you can compare them easily. Two of the standardized Medigap policies may have a high deductible option. In addition, any standardized Medigap policy may be sold as a **Medicare SELECT** policy. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin) Medigap policies must offer the same benefits within Medigap plans (A through J).

It's important to compare Medigap policies because costs can vary. Remember, the standardized Medigap policies that insurance companies offer must provide the same benefits. The only difference between Medigap policies sold by different insurance companies might be the cost. Also, insurance companies that sell Medigap policies don't have to offer each Medigap plan (A through J). Each insurance company decides which Medigap policies they want to sell. Make sure the insurance company offers the Medigap policy that you want.

Generally, when you buy a Medigap policy you must have Medicare Part A and Part B. You will have to pay the monthly Medicare Part B premium of \$78.20 in 2005 to Medicare. In addition, you will have to pay a premium to the Medigap insurance company. As long as you pay your premium, your Medigap policy is *guaranteed renewable*. This means it is automatically renewed each year. Your coverage will continue year after year as long as you pay your premium.

You and your spouse must buy separate Medigap policies. **Your Medigap policy won't cover any health care costs for your spouse.**

For additional information on Medigap policies, including why you would want to buy a Medigap policy and information about what Medigap policies cover, please read the enclosed publication from the Center for Medicare and Medicaid Services (CMS) titled, "Choosing a Medigap Policy: A guide to Health Insurance for People with Medicare", or call CMS at 1-877-267-2323.



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Medicare Supplement Insurance Companies

Company Name	Plans Offered
American Continental Insurance Co. 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000	Individual A, B, C, D, E, F, G 3 mo. pre-existing, waived if open enrollment.
American Pioneer Life Insurance Co. 1001 Heathrow Lane, Suite 5001 Lake Mary, FL 32746 (407) 628-1776	Individual A, B, C, D, E, F, G 6 mo. pre-existing. <i>Under 65 available.</i>
American Republic Insurance Co. P. O. Box 9371 Des Moines, IA 50306 (800) 247-2190	Individual / Group A, B, C, D, E, F
Bankers Fidelity Life Insurance Co. P. O. Box 105185 Atlanta, GA 30348 (866) 458-7500	Individual / Group A, B, C, D, E, F, G No waiting period. <i>Part G available for under 65.</i>
Bankers Life and Casualty Co. 222 Merchandise Mart Plaza Chicago, IL 60654-2013 (800) 621-3724	Individual A, B, C, D, E, F, HDF, G, H, I, J, K, L Pre-existing waived if open enrollment.
BlueCross BlueShield of Tennessee 801 Pine Street Chattanooga, TN 37402-2555 (800) 210-1523	Individual / Group A, B, C, D, E, F, G <i>Under 65 available if current enrollee in Part B.</i>

Company Name	Plans Offered
Central Benefits National Life Insurance Co. 716 Mt. Airyshire Boulevard Columbus, OH 43235 (800) 333-5711	Individual A, B, C, F 6 mo. pre-existing.
Central Reserve Life Insurance Co. 6201 Johnson Drive, P.O. Box 29190 Shawnee Mission, KS 66201 (800) 945-8554	Individual A, B, C, D, E, F, HDF 6 mo. pre-existing.
Combined Insurance Company of America 5050 Broadway Chicago, IL 60640 (800) 544-5531	Individual A, B, C, D, E, F, F+ No waiting period.
Conseco Insurance Co. 11815 North Pennsylvania Street Carmel, IN 46032 (800) 541-2254	Individual A, D, F, G No waiting period.
Constitution Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 789-6364	Individual / Group A, B, C, D, E, F, HDF, G 3 mo. pre-existing.
Continental General Insurance Co. 17800 Royalton Road Cleveland, OH 44136 (800) 284-2898	Individual A, B, C, D, E, F, F+, G No waiting period.
Continental Life Insurance Co. of Brentwood 101 Continental Place Brentwood, TN 37027 (615) 377-1300, (800) 264-4000	Individual A, B, C, D, E, F, G 3 mo. pre-existing.
Equitable Life & Casualty Co. 3 Triad Center Salt Lake City, UT 84180 (888) 352-5124	Individual A, B, C, D, E, F, HDF, G, H, HDH, I, J No waiting period.
Genworth Life & Annuity Insurance Co. 8545 126 th Avenue North, Suite 200 Largo, FL 33773-1502 (877) 777-2443 extension 2169	Individual A, B, C, F No waiting period.

Company Name	Plans Offered
Globe Life & Accident Insurance Co. P.O. Box 8080 McKinney, TX 75070-8080 (800) 331-2512	Individual / Group A, B, C, F 2 mo. pre-existing.
Golden Rule Insurance Co. 712 Eleventh Street Lawrenceville, IL 62439 (800) 474-4467	Individual A, C, F, G 6 mo. pre-existing.
Great American Life Insurance Co. P.O. Box 559002 Austin, TX 78755-9002 (800) 880-2745	Individual A, B, C, D, F, G 6 mo. pre-existing.
Guarantee Trust Life Insurance Co. 1275 Milwaukee Avenue Glenview, IL 60025 (847) 699-0600	Individual / Group A, B, C, D, E, F, G No waiting period.
Humana Insurance Co. 500 West Main St. Louisville, KY 40201 (800) 866-0581	Individual A, B, C, F, HDF 3 mo. pre-existing.
Life Investors Insurance Co. of America 520 Park Avenue Baltimore, MD 21201 (800) 752-9797	Group A, B, C, D, E, F, G, H, I, J (without Rx) 6 mo. pre-existing.
Lincoln Heritage Life Insurance Co. 4343 East Camelback Rd. Phoenix AZ 85018 (800) 287-7319	Individual A, B, C, D, F No waiting period.
Loyal American Life Insurance Co. P.O. Box 559004 Austin, TX 78755-9004 (800) 633-6752	Individual A, B, C, D, F, G 6 mo. pre-existing.
Medico Life Insurance Co. 1515 South 75 th Street Omaha, NE 68124 (402) 391-6900 extension 251	Individual A, C, F, G No waiting period.

Company Name	Plans Offered
Monumental Life Insurance Co. 520 Park Avenue Baltimore, MD 21201 (800) 752-9797	Group A, B, C, D, E, F, G No waiting period. <i>Under 65 available.</i>
Mutual of Omaha Insurance Co. Mutual of Omaha Plaza Omaha, NE 68175 (800) 316-0842	Individual A, C, D, F, G No waiting period.
National States Insurance Co. 1830 Craig Park Court St. Louis, MO 63146 (314) 878-0101, (800) 868-6788	Individual A, B, C, D, F 3 mo. pre-existing.
New Era Life Insurance Co. of the Midwest P. O. Box 4884 Houston, TX 77210-4884 (877) 368-4692, (877) 368-4691	Individual A, B, C, D, E, F, G 6 mo. pre-existing.
Oxford Life Insurance Co. P.O. Box 46518 Madison, WI 53744-6518 (608) 662-1232	Individual A, B, C, D, F, G, I No waiting period.
Pacificare Life & Health Insurance Co. 310 West Lake Center Drive Santa Ana, CA 92704 (800) 792-9492	Individual A, B, F, HDF, G, Advantage No waiting period. <i>Under 65 available.</i>
Pennsylvania Life Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (888) 802-9497	Individual A, B, C, D, F No waiting period. <i>Under 65 available.</i>
Penn Treaty Network America Insurance Co. P.O. Box 130 Pensacola, FL 32591-0130 (800) 635-7418	Individual A, B, C, D, F 2 mo. pre-existing.
Philadelphia American Life Insurance Co. P.O. Box 4884 Houston, TX 77210-4884 (281) 368-7200	Individual A, B, C, D, F, HDF, Select C & F No waiting period.

Company Name	Plans Offered
Physicians Life Insurance Co. 2600 Dodge Road Omaha, NE 68131-2671 (800) 228-9100	Individual A, F, G No waiting period.
Pyramid Life Insurance Co. 411 North Sayblen Pensacola, FL 32501 (800) 444-0321	Individual / Group A, B, C, D, F, HDF, G 6 mo. pre-existing.
Reserve National Insurance Co. (800) 654-9106	Individual A, B, C, D, F 6 mo. pre-existing. <i>Under 65 available.</i>
Royal Neighbors of America, Inc. 8545 126 th Avenue North, Suite 200 Largo, FL 33773-1502 (877) 815-1502, (877) 815-8877	Individual A, B, C, D, E, F, G No waiting period. <i>Under 65 available.</i>
Standard Life & Accident Insurance Co. P.O Box 1820 Galveston, TX 77553 Call an Agent	Individual A, B, C, E, F, HDF, G No waiting period.
State Mutual Insurance Co. 8545 126 th Avenue North, Suite 200 Largo, FL 33773-1502 (877) 872-5500	Individual A, B, C, D, F No waiting period.
Sterling Investors Life Insurance Co. 8545 126 th Avenue North, Suite 200 Largo, FL 33773-1502 (877) 604-5240	Individual A, B, C, D, E, F, G, HDF No waiting period. <i>Under 65 available.</i>
Sterling Life Insurance Co. P.O. Box 5348 Bellingham, WA 98227-5348 (800) 688-0100	Individual / Group A, B, C, D, F, HDF, G, HDJ No waiting period. <i>Under 65 available (Plan A).</i>
United American Insurance Co. P. O. Box 8080 McKinney, TX 75070 (800) 331-2512	Individual A, B, C, D, F, HDF, G 2 mo. pre-existing. <i>Under 65 available (Plan B).</i>

Company Name	Plans Offered
United Commercial Travelers of America P. O. Box 15019 Columbus, OH 43215-8619 (800) 848-0123	Individual A, B, C, D, F No waiting period.
United Teacher Associates Insurance Co. P. O. Box 26580 Austin, TX 78755-0580 (800) 880-8824, (512) 451-2224	Individual A, B, C, D, F, G 6 mo. pre-existing.
United World Life Ins. Co. 3316 Farnam Street Omaha, NE 68175 (877) 845-0892	Individual A, B, F, G No waiting period.
USAA Life Insurance Co. 9800 Fredericksburg Road San Antonio, TX 78288 (800) 531-8000	Individual A, D, F, G No waiting period.

PLEASE NOTE: This is a list of companies with Medicare supplement policies approved by this Department as of May 25, 2006. If your company is not on this list, please contact the department to verify their authorization to sell this product.